

Information to identify the case:					
Debtor 1	<u>Roger A Guminski</u>			Social Security number or ITIN	<b>xxx-xx-0790</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>18-22339-JAD</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Roger A Guminski

8/12/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Roger A Guminski  
Debtor

Case No. 18-22339-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 12, 2021

User: aala  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2021:**

Recip ID	Recipient Name and Address
db	+ Roger A Guminski, 118 Martin Road, Enon Valley, PA 16120-1110
14862110	+ Kevin G. McDonald, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14862115	+ Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
14862116	+ Tiaa Bank, 301 West Bay Street, Jacksonville, FL 32202-5147
14900412	+ Wilmington Savings Fund Society, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2021 23:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14862108	EDI: CAPITALONE.COM	Aug 13 2021 03:13:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14873144	EDI: CAPITALONE.COM	Aug 13 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14862109	Email/Text: jill@ffcc.com	Aug 12 2021 23:13:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122
14884918	Email/Text: jill@ffcc.com	Aug 12 2021 23:13:00	First Federal Credit Control, Inc., 24700 Chagrin Blvd. #205, Beachwood, OH 44122
14862111	Email/Text: camanagement@mtb.com	Aug 12 2021 23:13:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14895411	Email/Text: camanagement@mtb.com	Aug 12 2021 23:13:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14894097	EDI: AGFINANCE.COM	Aug 13 2021 03:13:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14862112	+ EDI: AGFINANCE.COM	Aug 13 2021 03:13:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14898326	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2021 23:13:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14862113	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2021 23:13:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14862114	Email/Text: Bankruptcy.Notices@pnc.com	Aug 12 2021 23:13:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14888045	EDI: PRA.COM	Aug 13 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-2

User: aala

Page 2 of 3

Date Rcvd: Aug 12, 2021

Form ID: 3180W

Total Noticed: 20

14881863	+ EDI: PRA.COM		Norfolk VA 23541
		Aug 13 2021 03:13:00	PRA Receivables Management, LLC, P.O. Box 12914, Norfolk, VA 23541-0914
14868436	EDI: PENNDEPTREV		
		Aug 13 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14868436	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Aug 12 2021 23:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14881862	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Defendant Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage Backed Notes, Series 2017-1 dboyle-ebersole@orlans.com
Glenn R. Bartifay	on behalf of Debtor Roger A Guminski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Roger A Guminski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: aala

Page 3 of 3

Date Rcvd: Aug 12, 2021

Form ID: 3180W

Total Noticed: 20

TOTAL: 7